

FILED
2/17/22 10:02 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
)	
Ashley M. Yohe)	Case No. 19-20911 GLT
)	Chapter 13
Debtor)	1
)	Related to Dkt. No. 112
)	
Ashley M. Yohe)	
)	
Movant)	
)	
vs.)	
)	
AES, American Express, Andrews Federal)	
Credit Union, Barclays Bank, Capital One,)	
JPMorgan Chase, Citicards, Comenity)	
Bank, Compel Fitness, ECMC, Fifth Third)	
Bank, Greensky, Home Depot, Internal)	
Revenue Service, LVNV Funding,)	
Nordstrom, PA Dept. of Revenue, PHEAA,)	
PNC Bank, PRA Receivables, Payoff Inc.,)	
Paypal, Peoples Gas, Portfolio Recovery,)	
Quantum3 Group, Synchrony Bank,)	
Suntrust, Toyota, and Ronda J. Winnecour,)	
Trustee,)	
)	
Respondents)	

CONSENT ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING

This matter comes before the Court upon the Consent Order to Approve Post-Petition Automobile Financing [Dkt. No. 112] filed by Debtor on Feb. 16, 2022 Based upon the foregoing, and for good cause shown, it is hereby **ORDERED, ADJUDGED, and DECREED** that:

1. The *Order* [Dkt. No. 112] is **GRANTED** as provided by the terms of this *Order*. Debtor is authorized to obtain secured financing for the purchase of a 2018 Lexus RX350L on the following terms:

- a) the total amount of financing **shall not exceed \$25,000.00**; and
- b) the monthly payments made under the financing agreement **shall not exceed \$500.00** for no more than 63 months at 14.74%.

2. To the extent that Debtor secures financing for the purchase of a new vehicle, such payments **shall be made through the chapter 13 plan**. Within **30 DAYS** of securing such financing, Debtors shall file:

- a) an amended chapter 13 plan; and
- b) a report of financing

3. To ensure the prompt and timely payment of the automobile loan, Debtor shall make a supplemental payment to the chapter 13 trustee **within 7 days** of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. The Chapter 13 trustee is authorized to cease making payments to Toyota Lease Trust on account ending in D251. Pending confirmation of any amended plan providing for the new postpetition loan payments, the trustee is authorized to make monthly adequate protection payments to Clearview Federal Credit Union for the contract amount so long as sufficient supplemental funds are provided by Debtor.

5. Notwithstanding the inclusion of the postpetition loan within an amended Chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of Clearview Federal Credit Union.

6. Debtor shall serve copies of this *Order* on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

Prepared by: Lauren M. Lamb

February 16, 2022
DATE

/s/ Lauren M. Lamb
Lauren M. Lamb, Esquire
Attorney for the Debtors
STEIDL & STEINBERG
Suite 2830 – Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
(412) 391-8000
PA I. D. No. 209201
llamb@steidl-steinberg.com

February 16, 2022
DATE

/s/ Katherine DeSimone
Katherine DeSimone, Esquire
Attorney for Chapter 13 Trustee
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
412-471-5566

DATED: February 17, 2022


Honorable Gregory L. Taddonio^{jah}
UNITED STATES BANKRUPTCY JUDGE

Case Administrator to Mail to:
Debtor(s)
Counsel for Debtor(s)
Ronda J. Winnecour, Esq.
Office of the U.S. Trustee

In re:
Ashley M. Yohe
Debtor

Case No. 19-20911-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 18, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2022:

Recip ID	Recipient Name and Address
db	+ Ashley M. Yohe, 3134 Algonquin Trail, New Kensington, PA 15068-8736

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor Andrews Federal Credit Union pabk@logs.com cistewart@logs.com; cdenardo@logs.com
Karina Velter	on behalf of Creditor Andrews Federal Credit Union kvelter@hoflawgroup.com ckohn@hoflawgroup.com
Keri P. Ebeck	on behalf of Creditor Toyota Lease Trust kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Kevin Scott Frankel	on behalf of Creditor Andrews Federal Credit Union pabk@logs.com logsecf@logs.com
Lauren M. Lamb	on behalf of Debtor Ashley M. Yohe

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Feb 18, 2022

Form ID: pdf900

Total Noticed: 1

julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb
LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com,
PNGbankruptcy@peoples-gas.com

TOTAL: 9